

IN RE:

JANET LINN AMMONS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24569

Chapter 13

Related to Doc. No. 85

ORDER OF COURT

AND NOW, this 6th day of February, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

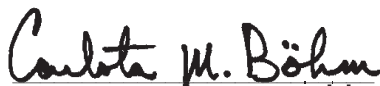
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:



Carlota M. Böhm, Judge jah  
United States Bankruptcy Court

FILED  
2/6/24 12:28 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Janet Linn Ammons  
Debtor

Case No. 18-24569-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 06, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:**

Recip ID	Recipient Name and Address
db	+ Janet Linn Ammons, 172 North Avenue, Washington, PA 15301-3558
cr	+ Borough of East Washington, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14999723	+ Borough of East Washington, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14954988	+ Commonwealth Fin / Wash Hospital, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
14954989	+ Keybank/usb Cc, Attn: Bankruptcy Department, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14954995	+ Portfolio Recovery / Synchrony, Po Box 41021, Norfolk, VA 23541-1021
14954997	+ Security Check / Tempoe, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
14989288	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc@atlasacq.com	Feb 07 2024 00:24:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 00:25:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14972222	Email/Text: bnc@atlasacq.com	Feb 07 2024 00:24:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14954987	^ MEBN	Feb 07 2024 00:12:30	CC Holdings, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
14970669	Email/PDF: CreditorBK@Resurgent.com	Feb 07 2024 00:22:17	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14963478	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 07 2024 00:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14968686	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 07 2024 00:26:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14975613	Email/Text: ktramble@lendmarkfinancial.com	Feb 07 2024 00:24:00	Lendmark Financial Services LLC, Attn: Bankruptcy Dept., 2118 Usher Street NW, Covington, Georgia 30014
14970748	Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:22:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14954991	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:22:24	LVNV Funding/Resurgent / Credit One, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14954990	^ MEBN		

District/off: 0315-2

User: auto

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		Feb 07 2024 00:11:47	Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228
14954992	+ Email/PDF: CreditorBK@Resurgent.com		
		Feb 07 2024 01:28:42	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
14954993	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 07 2024 00:26:00	Midland Funding LLC, 2365 Northside Drive, #300, San Diego, CA 92108-2710
14954994	+ Email/Text: courts@scott-pc.com		
		Feb 07 2024 00:27:00	Midland Funding, LLC, c/o Scott & Associates PC, P.O. Box 75011-5220
14985925	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 07 2024 00:49:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14955951	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 07 2024 00:22:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970747	Email/PDF: resurgentbknofications@resurgent.com		
		Feb 07 2024 00:37:48	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14954996	+ Email/Text: bankruptcyteam@quickenloans.com		
		Feb 07 2024 00:26:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
14968067	+ Email/Text: bankruptcyteam@quickenloans.com		
		Feb 07 2024 00:26:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15423883	+ Email/Text: bncmail@w-legal.com		
		Feb 07 2024 00:25:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14954998	^ MEBN		
		Feb 07 2024 00:10:26	Trident Asset Management / Verizon, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
14954999	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Feb 07 2024 00:38:23	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14972623	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Janet Linn Ammons ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of East Washington jhunt@grblaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Janet Linn Ammons lowdenscott@gmail.com

TOTAL: 8